

INTERNATIONAL SEARCH REPORT

Inte lational Application No
PCT/US 00/02013

A. CLASSIFICATION OF SUBJECT MATTER
IPC 7 H04L29/06 G07F/10 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC 7 H04L G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the International search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 98 26385 A (ASAY ALAN ; SUDIA FRANK W (US); TURNER PAUL A (US); ANKNEY RICHARD) 18 June 1998 (1998-06-18) abstract page 1, line 5 - line 9 page 8, line 13 -page 9, line 15 page 12, line 24 - line 25 page 13, line 10 - line 12 page 13, line 29 -page 14, line 12 page 42, line 12 -page 43, line 11	1-4, 7-15, 18-28
A	WO 96 31965 A (ANDERSON MILTON M ; FINANCIAL SERVICES TECHNOLOGY (US); JAFFE FRANK) 10 October 1996 (1996-10-10) abstract page 5, line 5 -page 12, line 21	1-28

Further documents are listed in the continuation of box C.

Patent family members are listed in annex.

* Special categories of cited documents :

- *A* document defining the general state of the art which is not considered to be of particular relevance
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T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

X document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

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Date of the actual completion of the international search	Date of mailing of the international search report
27 June 2000	04/07/2000
Name and mailing address of the ISA European Patent Office, P.O. Box 5818 Patenttaan 2 NL - 2200 HV Rijswijk Tel: (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer Adkhis, F

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Information on patent family members

International Application No

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Patent document cited in search report	Publication date		Patent family member(s)	Publication date
WO 9826385	A	18-06-1998	US 5903882 A	11-05-1999
			AU 5515398 A	03-07-1998
			CN 1244936 A	16-02-2000
			EP 0965111 A	22-12-1999

WO 9631965	A	10-10-1996	US 5677955 A	14-10-1997
			BR 9608448 A	07-12-1999
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			JP 11503541 T	26-03-1999